

In re:
Charles H Prem
Debtor

Case No. 23-10682-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 16, 2023

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2023:

Recip ID	Recipient Name and Address
db	+ Charles H Prem, 1471 E. Wilt Street, Philadelphia, PA 19125-2710
tr	++ SCOTT F WATERMAN CHAPTER 13 TRUSTEE, 2901 ST LAWERENCE AVE, SUITE 100, READING PA 19606-2265 address filed with court:, SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
14763546	+ Aspire Servicing Center, Attn: Bankruptcy, Po Box 659705, West Des Moines, IA 50265-0970
14763553	+ Figure Lending/Figure, Attn: Bankruptcy, P.O. Box 40534, Reno, NV 89504-4534
14763554	+ Greensky, Llc., Attn: Bankruptcy, 5565 Glenridge Connector Ste 800, Atlanta, GA 30342-4796
14763557	+ Police & Fire FCU, Attn: Bankruptcy, 901 Arch St, Philadelphia, PA 19107-2495
14763558	+ Police & fire, 901 Arch Street, Philadelphia, PA 19107-2404

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: brad@sadeklaw.com	Mar 17 2023 01:11:00	BRAD J. SADEK, Sadek and Cooper, 1500 JFK Boulevard, Ste 220, Philadelphia, PA 19102
tr	Email/Text: Info@ReadingCh13.com	Mar 17 2023 01:11:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	Mar 17 2023 01:11:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 17 2023 05:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 17 2023 01:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Mar 17 2023 01:11:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14763544	+ Email/PDF: bncnotices@becket-lee.com	Mar 17 2023 01:23:53	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14763545	+ Email/Text: bankrupt@andrewsfcu.org	Mar 17 2023 01:11:00	Andrews FCU, Attn: Bankruptcy, 5711 Allentown Rd, Suitland, MD 20746-4547
14763547	+ EDI: BANKAMER.COM	Mar 17 2023 05:08:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14763548	+ EDI: CAPITALONE.COM	Mar 17 2023 05:08:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14763552	Email/Text: BKCourtNotices@yourmortgageonline.com	Mar 17 2023 01:11:00	Dovenmuehle Mortgage, Inc., Attn: Bankruptcy, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047

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14763551	+ EDI: DISCOVER.COM	Mar 17 2023 05:08:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14763549	EDI: JPMORGANCHASE	Mar 17 2023 05:08:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14763550	EDI: JPMORGANCHASE	Mar 17 2023 05:08:00	Chase Mortgage, Chase Records Center/Attn: Correspondenc, Mail Code LA4 5555 700 Kansas Ln, Monroe, LA 71203
14763555	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 17 2023 01:11:00	Midland Funding/Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14763559	EDI: PRA.COM	Mar 17 2023 05:08:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14763556	+ Email/PDF: ebnotices@pnmac.com	Mar 17 2023 01:12:43	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14763557	+ Email/Text: bankruptcy1@pffcu.org	Mar 17 2023 01:11:00	Police & Fire FCU, Attn: Bankruptcy, 901 Arch St, Philadelphia, PA 19107-2495
14763558	+ Email/Text: bankruptcy1@pffcu.org	Mar 17 2023 01:11:00	Police & fire, 901 Arch Street, Philadelphia, PA 19107-2404
14763560	+ Email/Text: mtgbk@shellpointmtg.com	Mar 17 2023 01:11:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
14763561	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 17 2023 01:11:00	Specialized Loan Servicing LLC, Attn: Bankruptcy, P.O. Box 630147, Littleton, CO 80163-0147
14763562	+ EDI: RMSC.COM	Mar 17 2023 05:08:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14763563	+ EDI: RMSC.COM	Mar 17 2023 05:08:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14763564	Email/Text: bankruptcies@uplift.com	Mar 17 2023 01:11:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2023

Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2023 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Charles H Prem brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:			
Debtor 1:	Charles H Prem		Social Security number or ITIN: xxx-xx-8891
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 13 3/9/23
Case number:	23-10682-amc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Charles H Prem	
2. All other names used in the last 8 years		
3. Address	1471 E. Wilt Street Philadelphia, PA 19125	
4. Debtor's attorney Name and address	BRAD J. SADEK Sadek and Cooper 1500 JFK Boulevard Ste 220 Philadelphia, PA 19102	Contact phone 215-545-0008 Email: brad@sadeklaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 3/16/23

For more information, see page 2

Case number **23-10682-amc**

The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 6/27/23

Filing deadline: 9/5/23

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.